

EXHIBIT 10

**[REDACTED EXHIBIT 10 TO
DECLARATION OF CARI DAWSON]**

Message

From: Bill W. [REDACTED]
Sent: 4/30/2019 8:59:57 PM
To: Gary Gover [gary@goverfinancialplanning.com]
Subject: Fwd: Whitman - State Farm Universal Life Insurance discussion
Attachments: WhitmanBill416.pdf; 1RORexplainWL19.pdf

Hi Gary -

Here is the analysis I mentioned. Minimizing the tax implications will be my concern now as I get out of it.

----- Forwarded message -----

From: James Hunt <jameshhunt8@gmail.com>
Date: Tue, Apr 30, 2019 at 16:18
Subject: Re: Whitman - State Farm Universal Life Insurance discussion
To: Bill W. <[REDACTED]>

Attached is my report; also a 4-page technical file you should not get hung up on.

Give a call to discuss when free.

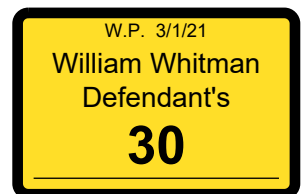
James H Hunt, F.S.A., Ret'd
8 Tahanto St.
Concord NH 03301
evaluatelifeinsurance.org
jameshhunt8@gmail.com
 603-224-2805

On Mon, Apr 29, 2019 at 5:17 PM Bill W. <[REDACTED]> wrote:
 Yes. I paid the loan off before requesting the illustration as you instructed.

On Mon, Apr 29, 2019 at 5:03 PM James Hunt <jameshhunt8@gmail.com> wrote:
 It was only toward the end of our conversation I recalled you clearly. Sorry.

Illus shows no loan. Did you pay it off with a partial withdrawal?

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On Mon, Apr 29, 2019 at 4:44 PM Bill W. <[REDACTED]> wrote:
 Hello again, Mr. Hunt -

I paid off the loan as we discussed and requested a current illustration of my Universal Life policy. The lady in the State Farm office said she's still waiting for the illustration from "corporate", but she was able to

generate one from her system (attached). Let me know what the next steps are and if there's anything else I can do.

Thanks!
Bill Whitman
[REDACTED]

On Tue, Apr 9, 2019 at 8:42 AM James H Hunt <jameshhunt8@gmail.com> wrote:
Thanks. On the website are 3 PDFs you might glance t.

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> On Apr 8, 2019, at 6:31 PM, Bill W. <[REDACTED]> wrote:
>

> Mr. Hunt -

> It was an honor to speak with you today. I've been looking forward to reaching out regarding my Universal Life policy for years. I am ashamed to have waited so long. I will pay off the policy loan and will request an updated illustration. I'll plan to follow up after that.

>

> Thanks very much!

> Bill Whitman

> [REDACTED]